

Table I.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	75.7%	25.1%	35.2%	53.7%	70.8%	90.0%	37.8%	82.2%
Industry group **								
Agric., fish., forest.	63.4%	28.9% *	--	31.3% *	73.8%	72.3%	39.7%	67.6%
Mining and manufacturing	73.0%	32.5%	33.1%	57.1%	68.2%	84.7%	40.2%	77.5%
Construction	55.2%	26.2%	35.0%	49.0%	64.6%	80.4%	33.8%	68.2%
Utilities and transp.	76.6%	16.4% *	36.5%	43.4%	56.4%	89.8%	33.4%	81.1%
Wholesale trade	71.1%	19.1%	37.0%	61.2%	66.6%	88.6%	38.1%	79.6%
Fin. svcs. and real estate	81.3%	31.7%	27.9%	56.5%	75.9%	90.8%	38.9%	86.0%
Retail trade	82.3%	20.3%	29.0%	50.1%	72.5%	93.5%	32.2%	88.8%
Professional services	75.8%	25.5%	41.3%	56.7%	71.9%	88.4%	41.0%	81.7%
Other services	76.3%	23.8%	32.0%	52.4%	73.3%	93.1%	37.7%	83.4%
Ownership								
For profit, incorporated	76.8%	23.0%	35.5%	53.1%	70.0%	91.4%	36.8%	83.8%
For profit, unincorporated	72.4%	30.9%	39.1%	60.3%	74.7%	87.2%	42.6%	80.0%
Nonprofit	74.2%	26.0%	25.6%	46.8%	70.1%	85.7%	35.2%	78.0%
Age of firm								
Less than 5 years	63.1%	30.3%	41.6%	70.0%	82.1%	80.0%	44.2%	79.4%
5-9 years	61.1%	34.9%	45.6%	57.8%	75.1%	76.3%	45.1%	71.6%
10-19 years	60.5%	22.7%	35.2%	55.4%	75.6%	78.9%	37.2%	72.5%
20 or more years	79.2%	21.3%	31.2%	50.0%	68.5%	90.6%	34.8%	83.7%
Multi/single status								
2 or more locations	85.3%	51.5%	30.2%	54.3%	70.9%	90.4%	40.9%	86.0%
1 location only	53.1%	24.8%	35.5%	53.6%	70.7%	77.8%	37.6%	66.3%
Percent full-time employees								
Less than 25%	74.8%	14.7% *	23.5%	31.8%	71.7%	92.7%	25.5%	82.0%
25-49 %	71.5%	21.3%	33.9%	54.1%	64.6%	88.7%	39.6%	76.9%
50-74 %	76.1%	23.8%	34.8%	53.9%	69.4%	90.9%	32.6%	83.4%
75% or more	76.2%	26.2%	36.2%	55.4%	71.8%	89.7%	39.3%	82.6%
Union presence								
No union employees	72.8%	24.9%	35.4%	54.1%	71.2%	89.0%	38.1%	80.3%
Has union employees	87.0%	28.3% *	26.9% *	47.7%	68.2%	92.3%	31.8%	88.6%
Percent low-wage employees								
50% or more low-wage	76.2%	21.2%	24.2%	49.3%	66.9%	91.0%	33.6%	81.0%
Less than 50% low-wage	75.6%	25.6%	36.5%	54.7%	71.9%	89.7%	38.4%	82.6%
Percent women employees								
Less than 25%	65.5%	22.8%	34.9%	52.5%	68.2%	84.7%	36.8%	75.1%
25-49 %	81.1%	29.6%	39.7%	57.5%	77.6%	91.0%	40.7%	86.1%
50-74 %	80.5%	26.6%	34.5%	57.6%	71.5%	92.4%	40.1%	85.3%
75% or more	73.4%	23.2%	32.3%	47.1%	66.7%	88.6%	34.5%	79.6%
Percent age 50 or older employees								
Less than 25%	72.8%	29.2%	36.2%	54.7%	72.2%	89.8%	40.4%	80.5%
25-49 %	80.6%	21.8%	34.8%	55.2%	69.0%	90.9%	39.1%	84.4%
50-74 %	68.3%	23.9%	38.6%	46.6%	74.0%	85.0%	33.7%	78.0%
75% or more	53.4%	17.2%	16.0% *	49.0%	62.9%	88.0%	21.0%	77.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.c Standard errors for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.56%	1.65%	1.33%	1.21%	0.54%	0.98%	0.52%
Industry group **								
Agric., fish., forest.	8.55%	14.17% *	--	13.62% *	11.43%	13.96%	10.08%	9.31%
Mining and manufacturing	1.43%	7.49%	5.26%	3.79%	3.17%	1.71%	3.33%	1.52%
Construction	2.58%	5.12%	4.82%	4.19%	5.53%	5.42%	2.86%	3.49%
Utilities and transp.	2.48%	7.19% *	9.76%	7.69%	7.00%	2.20%	5.77%	2.53%
Wholesale trade	2.13%	5.03%	5.57%	4.36%	4.70%	2.45%	3.39%	2.27%
Fin. svcs. and real estate	1.48%	5.85%	6.31%	5.28%	3.74%	1.67%	4.05%	1.52%
Retail trade	1.19%	4.46%	5.02%	4.08%	3.42%	0.75%	2.87%	0.98%
Professional services	0.94%	2.55%	3.01%	2.51%	2.16%	1.20%	1.79%	1.03%
Other services	1.04%	3.27%	3.60%	2.81%	2.48%	0.88%	2.16%	1.04%
Ownership								
For profit, incorporated	0.57%	1.87%	1.92%	1.62%	1.49%	0.56%	1.16%	0.58%
For profit, unincorporated	1.30%	3.54%	4.33%	3.05%	2.78%	1.51%	2.40%	1.40%
Nonprofit	1.41%	4.35%	4.58%	3.64%	2.86%	1.79%	2.82%	1.49%
Age of firm								
Less than 5 years	2.53%	4.77%	5.77%	3.98%	3.97%	7.55%	3.34%	3.02%
5-9 years	2.48%	4.53%	5.05%	4.08%	4.89%	7.63%	2.98%	3.44%
10-19 years	1.69%	2.91%	3.20%	2.82%	2.79%	5.11%	1.93%	2.21%
20 or more years	0.52%	2.04%	2.20%	1.75%	1.45%	0.51%	1.30%	0.53%
Multi/single status								
2 or more locations	0.51%	13.89%	5.15%	2.68%	1.40%	0.52%	3.19%	0.51%
1 location only	1.02%	1.56%	1.72%	1.52%	2.15%	5.39%	1.03%	1.56%
Percent full-time employees								
Less than 25%	1.86%	5.53% *	6.25%	4.89%	4.42%	1.38%	3.78%	1.84%
25-49 %	2.01%	6.10%	6.02%	4.61%	4.81%	1.76%	3.78%	2.16%
50-74 %	1.40%	3.98%	4.79%	4.10%	3.26%	1.48%	2.74%	1.43%
75% or more	0.57%	1.83%	1.91%	1.52%	1.38%	0.64%	1.14%	0.60%
Union presence								
No union employees	0.54%	1.57%	1.67%	1.34%	1.23%	0.60%	1.00%	0.58%
Has union employees	1.13%	9.33% *	8.93% *	7.42%	4.51%	1.09%	5.29%	1.13%
Percent low-wage employees								
50% or more low-wage	1.15%	4.99%	4.50%	3.24%	2.86%	0.98%	2.84%	1.17%
Less than 50% low-wage	0.54%	1.64%	1.75%	1.46%	1.31%	0.62%	1.04%	0.58%
Percent women employees								
Less than 25%	1.22%	2.54%	2.70%	2.26%	2.43%	1.76%	1.62%	1.39%
25-49 %	0.87%	4.06%	3.76%	2.88%	2.25%	0.83%	2.29%	0.86%
50-74 %	0.81%	3.32%	3.89%	2.78%	2.23%	0.74%	2.22%	0.81%
75% or more	1.14%	2.79%	3.24%	2.83%	2.65%	1.34%	1.94%	1.23%
Percent age 50 or older employees								
Less than 25%	0.77%	2.55%	2.38%	1.86%	1.67%	0.78%	1.42%	0.81%
25-49 %	0.72%	3.25%	2.96%	2.32%	2.08%	0.73%	1.93%	0.74%
50-74 %	1.52%	2.95%	4.30%	3.58%	2.96%	2.06%	2.29%	1.68%
75% or more	3.69%	3.42%	5.02% *	8.35%	6.84%	6.72%	2.91%	4.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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